

Exhibit 3



April 3, 2007

ARRON RICHARD GOLUB
42 E 64TH ST
NEW YORK NY 10021-7306

Citibank (South Dakota), N.A.
c/o Citicorp Credit Services, Inc.
P.O. Box 6020
Hagerstown, MD 21749-6020

www.citicards.com

Dear ARRON RICHARD GOLUB,

Why we're writing you

Thank you for applying for a Citi PremierPass® - Elite Level account. Unfortunately, we are unable to approve your request for an account at this time because of the following reasons:

- A garnishment, attachment, foreclosure, collection action or judgment was recorded on your credit bureau report.

Our credit decision was based, in whole or in part, on information obtained in a report from the following consumer reporting agency:

*Trans Union LLC, Consumer Relations Center
P.O. Box 1000
Chester, PA 19022
1-800-888-4213*

Some important information

You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. Please note, the reporting agency played no part in our decision and is unable to supply the specific reasons why we have denied credit to you.

Free copy of credit report

We encourage you to review your credit report for accuracy. You can obtain a free copy of your credit report from the consumer reporting agency if you request it within 60 days of receipt of this letter. In addition, if any information contained in the report is inaccurate or incomplete, you can dispute the matter with the reporting agency.

If your credit report contained incorrect information, please send us a complete copy of your updated credit report within 30 days to the address at the top of this letter so that we can reevaluate your application. Be sure to include the reference number listed above.

Sincerely,

R. M. Pick

Mgr., Consumer Credit Services

FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE

Please note

P.S. If your financial situation changes and you would like to reapply for an account, visit us at www.citicards.com. We appreciate your interest and hope to have the opportunity to fulfill your request in the future.

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Action is required for your application to be reconsidered.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Street, Suite 3450, Houston, TX 77010.

To Contact Citi:

The creditor is Citibank (South Dakota), N.A., 701 E. 60th St. N., Sioux Falls, SD 57104. Please direct any questions to the return address on the reverse side of this letter.

La Ley federal de Igualdad de Oportunidad de Crédito (The Federal Equal Credit Opportunity Act) prohíbe a los acreedores discriminar a los solicitantes de crédito por su raza, color, religión, origen nacional, sexo, estado civil, edad (siempre y cuando el solicitante tenga la capacidad legal para participar en un contrato obligatorio); porque los ingresos, del solicitante se deriven parcial o totalmente de algún programa de asistencia pública; o porque el solicitante haya ejercido de buena fe cualquier derecho bajo la Ley de Protección de Crédito al Consumidor (Consumer Credit Protection Act). La agencia federal que se encarga del cumplimiento de esta ley concerniente a este acreedor es la: Office of the Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Street, Suite 3450, Houston, TX 77010.

Para Contactarse Con Citi:

El acreedor es Citibank (South Dakota), N.A., 701 E. 60th St. N., Sioux Falls, SD 57104. Por favor dirija cualquier pregunta a la dirección del remitente que figura en el dorso de esta carta.

